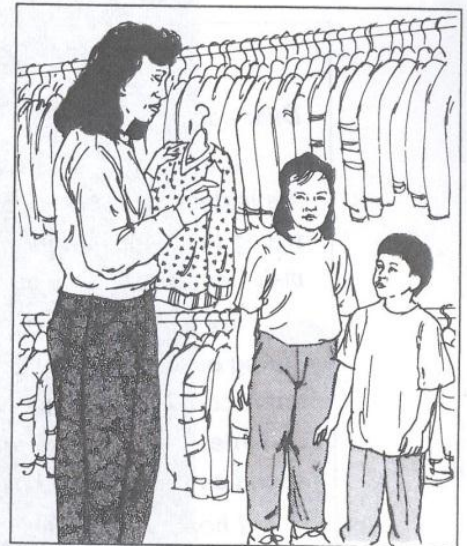


Why People Save

People save for different reasons. Diep wants to take more courses at school. She also has to buy clothes for her two children frequently because they grow so fast. Even though she only buys secondhand or discount clothes, she often has to buy on credit. She worries that occasionally she will need money for an emergency. She puts \$30 each week in a savings account. Having a savings account that grows regularly makes Diep feel much better.



Yolette and Al think about the future too. They'd like to have a little nest egg so that they can own their own home someday. Yolette also wants to visit her parents in Haiti. Al and Yolette know that sometimes they spend money on things they don't need or don't use. They've decided to use their credit cards for emergencies only. After they pay off their credit card bills, they are going to put money away from each paycheck. They've set a goal for themselves to pay off their credit card bills in five months. Then they intend to save \$1,000 within a year.

Find the words.

Write the word or phrase in the story that means . . .

1. used or worn by someone else first: _____
2. very often: _____
3. once in a while: _____
4. an unexpected problem or crisis: _____
5. at equal times: _____
6. money saved for the future: _____

A. Read Al's letter to his sister and brother-in-law.

April 17, 2005

Dear Jack and Marta,

It was good to see you when we were in Florida. You must be surprised to get a letter from me instead of a phone call. It's part of our new campaign to be more careful about money. We're trying to save some money so that we can put a down payment on a house and so Yolette can visit her parents in Haiti this summer.

We are trying to change a lot of our habits so that we can save. For instance, we're not eating out as often as we used to. Instead, we eat at home, and we've found out that we both enjoy cooking. I think we're eating better than we ever did! We're also trying to find inexpensive activities — like hiking and going to the community recreation center for sports—so that we don't spend as much on entertainment. The next time you see us, we'll probably be in great shape.

I hope you can visit us soon. Give the kids a big hug from Uncle Al.

Al

B. What are your plans or ideas about ways to save money? Write a letter to a friend or relative.

Include the following information.

- Describe how you plan to save money.
- Tell why you want or need to save.
- Identify what you expect to happen if you follow your plans.

Adverbs of Frequency

0% ←						→ 100%					
never at no time not once		rarely seldom hardly ever		sometimes occasionally now and then		often frequently many times		usually generally regularly		always every time constantly	

Complete the sentences with an appropriate adverb from the chart.

Example: Diep's children are constantly (99%) growing.



1. They _____ (55%) outgrow their clothes.
2. They _____ (10%) wear clothes for a whole year.
3. They _____ (85%) need clothes every few months.
4. She _____ (45%) shops at Your Turn, a secondhand store near the hospital.
5. Your Turn _____ (75%) has good school clothes.
6. But it _____ (0%) carries winter coats.
7. For winter coats, Diep _____ (100%) goes to Barron's Discount.
8. She shops at the end of the season and _____ (80%) gets a double discount.
9. The children _____ (65%) need new shoes twice a year.
10. Diep _____ (5%) buys expensive shoes for them.
11. They _____ (100%) outgrow shoes so fast!

Advice	What bills should Diep pay today?	Should she pay these bills today?
Ability	What bills can I pay next week?	Can I pay those bills next week?

Roberto and Adela are looking at new cars. Write questions with *can* or *should*.

Example: Adela: What model should we get ?
model/get

Roberto: Let's check the features before we decide.

1. Adela: _____ with better mileage?
look at/one

Roberto: That's a good idea. Let's talk to a salesperson.

2. Adela: We like this model. But _____ ?
choose/a different color

Salesperson: Oh yes, it comes in six different colors.

3. Roberto: How much _____ for our old car?
trade-in/offer

Salesperson: Let me check that out for you.

Underline the irregular verbs. Then write the base form of each verb.

Example: Al and Yolette said they are changing their spending habits. say

1. They began to pay off their credit card bills. _____

2. They took a cooking course at the adult education center. _____

3. They found out about free entertainment in their area. _____

4. Al didn't make a lot of long-distance calls. _____

5. Instead, he wrote letters to his friends and relatives. _____

6. They thought their budgeting worked well. _____

7. They soon paid off their credit cards and started to save. _____